

LISTING OF CLAIMS

This listing of claims will replace all prior versions, and listings, of claims of the application:

Claims 1-29 (Cancelled).

Claim 30 (Currently Amended) A computer system for allowing a user to complete a secure transaction over a network, comprising:

a data card which contains information specific to the user, including authentication information and personal information;

a data card reader adapted to access at least part of the information contained on the data card when the data card is in communication therewith;

a data processor in communication with the data card reader and adapted to be connected to the network; and

an application program resident on the data processor, the application program being configured to automatically prompt the user to enter the authentication information for comparison with the authentication information stored on the data card, in order to authorize the user following a match thereof to complete the secure transaction over the network using the information specific to the user, wherein

upon an initial use of the data card the user is prompted to initiate the data card by inputting the authentication information and the personal information into the data processor for storage on the data card.

Claim 31 (Cancelled)

Claim 32 (Currently Amended) The computer system as set forth in claim 31 30, wherein the user is prompted upon the initial use to input the authentication information and the personal information into a series of information fields.

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Claim 33 (Currently Amended) The computer system as set forth in claim 31 30, wherein the personal information is encrypted before storage on said data card.

Claim 34 (Previously Presented) The computer system as set forth in claim 30, wherein the personal information includes at least one of user name information, user address information, user gender information, user age information, user government identification information, user credit card information, and user income information.

Claim 35 (Previously Presented) The computer system as set forth in claim 30, wherein a specific web site is triggered upon insertion of the data card into the data card reader.

Claim 36 (Previously Presented) The computer system as set forth in claim 30, wherein said data card comprises:
a microprocessor for processing the information contained on the data card;

a memory for enabling the information to be stored within the data card; and

a communications interface for transferring the information from the data card to the data card reader.

Claim 37 (Previously Presented) The computer system as set forth in claim 30, wherein said data processor is housed within said data card reader.

Claim 38 (Currently Amended) A method for allowing a user to complete a secure transaction over a computer network, comprising the steps of:

storing information specific to the user on a data card, including personal information and authentication information; and

configuring an application program resident on a data processor to automatically prompt the user to enter the authentication information for comparison with the authentication information stored on the data card, in order to authorize the user following a match thereof to complete [[a]] the secure transaction over the network using the information specific to the user, wherein

upon an initial use of the data card the user is prompted to initiate the data card by inputting the authentication information and the personal information into the data processor for storage on the data card.

Claim 39 (Cancelled).

Claim 40 (Currently Amended) The method set forth in claim 39 38, further comprising the step of providing a series of information fields to the user for inputting the authentication information and the personal information.

Claim 41 (Currently Amended) The method set forth in claim 39 38, further comprising the step of encrypting the personal information before storage on said data card.

Claim 42 (Previously Presented) The method as set forth in claim 38, wherein the personal information includes at least one of user name information, user address information, user gender information, user age information, user government identification information, user credit card information, and user income information.

Claim 43 (Previously Presented) The method as set forth in claim 38, further comprising the step of triggering a specific web site upon insertion of the data card into the data card reader.

Claim 44 (Currently Amended) A method for virtual form completion over a computer network for completing a business transaction, comprising the steps of:

storing information specific to a user on a data card;
connecting to said network;
automatically uploading said information stored on said

data card to a virtual form contained on said network upon connection thereto;

carrying out the business transaction based on the information uploaded to the virtual form; and

updating the information contained on the data card to reflect the business transaction, wherein

upon an initial use of the data card the user is prompted to initiate the data card by inputting the information into a data processor for storage on the data card.

Claim 45 (Previously Presented) The method as set forth in claim 44, further comprising the step of triggering a specific web site upon connecting to the network.

[Claim 46 (Cancelled).]

Claim 47 (Currently Amended) The method set forth in claim 46 44, further comprising the step of providing a series of information fields to the user for inputting the information upon the initial use.

Claim 48 (Currently Amended) The method set forth in claim 46 44, further comprising the step of encrypting the information before storage on said data card.

Claim 49 (Previously Presented) The method as set forth in claim 44, wherein the information includes at least one of user name information, user address information, user gender

information, user age information, user government identification information, user credit card information, and user income information.

Claim 50
Claim 50 (Previously Presented) The method as set forth in claim 44, wherein the information includes authentication information, and further comprising the step of verifying the authentication information upon connection to the network by prompting the user to enter the authentication information for comparison with the authentication information stored on the data card before proceeding to the automatic uploading step.